

# NORTH TOWNS

F E D E R A L C R E D I T U N I O N

NEWS & INFORMATION FROM NORTH TOWNS FEDERAL CREDIT UNION

Summer 2025

## A SAFER WAY TO TRAVEL



Wherever your plans take you across the globe, the VISA CUMoney® prepaid travel card provides all the convenience and security you need .

**Safer** than cash

**Added security** with EMV chip

**Accepted everywhere** you see the VISA logo

**Convenient** CUMoney mobile app to access and manage your card from anywhere, 24/7

**Easy** to reload

Before you leave on your travels, stop by North Towns and get a CUMoney travel card and focus on enjoying your time away and having fun!

\$5.00 Fee Charged Per Card

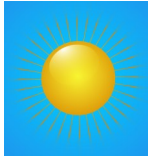


## ACCOUNT VERIFICATION

The supervisory committee is conducting a verification of accounts. Report any discrepancies to our auditor at the following address: North Towns Federal Credit Union, c/o John A. Mourer, CPA, PLLC, 3313 Chili Ave, Ste B, Rochester, NY 14624.

9145 Sheridan Drive, Clarence, New York 14031 | 716-630-0888 | [www.norhtownsfcu.com](http://www.norhtownsfcu.com)

# JOIN US FOR OUR MEMBER APPRECIATION PICNIC



Stop by on **Tuesday, July 29 from 11:00 a.m. to 1:30 p.m.** for our Member Appreciation Picnic. Look for the big white tent in our parking lot. Our drive-through window and ATM will not be available during the day of the picnic. We are looking forward to seeing you.

Don't forget to enter to win our Summer Basket that includes a VISA Gift Card!

## ACADEMY OF BUSINESS & FINANCE SCHOLARSHIP AWARDED TO MEGAN ENGLER

We are pleased to announce that Megan Engler was awarded the credit union's Clarence High School Academy of Business & Finance Scholarship.

"We are happy to award this scholarship to a student who has a strong sense of service through her Academy participation and is looking to a future in business," said Becky Smith, CEO.

Megan will be attending college to study Business Management.

Congratulations and best of luck to Megan as she starts the next chapter of her life.



## TIPS TO GROW YOUR SAVING

We thought we would share this information again. Consider some small changes in spending to increase your savings each week:

- create a budget
- find free entertainment options
- find vacation discounts
- take advantage of sales
- skip restaurants and pack a lunch
- use coupons
- have a garage sale (*a garage sale is a win-win - you make money and get rid of items you don't use that clutter your house and garage*).

## SURCHARGE-FREE CASH ACCESS

North Towns is part of two ATM networks that gives you freedom to get your cash at 85,000 locations! Look for the All Point or Co-op logos for these ATMs.



## UPCOMING EVENTS

Be sure to follow our Facebook page or visit our website for the latest information and upcoming events.

### North Towns Member Appreciation Summer Picnic - Side Parking Lot

Tuesday, July 29, 11:00 a.m. - 1:30 p.m.

### Taste of Clarence & Cruise Night, Clarence Town Park - 10405 Main Street

Monday, August 4, 12:00 noon - 8:00 p.m.

### Akron Cruise Night, Russell Park

Thursday, August 7, 6:00 p.m. - 9:00 p.m.



Equal Opportunity Lender  
Membership restrictions apply.

Rates subject to change without notice.  
All loans subject to credit approval.